				OFGS FILE NO.				
COMBINED DECLARATION	UNITED STATES OF AMERICA COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION							
As a below named inventor, I here	COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION P/2167-305 As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that I							
verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named) of the subject matter which is claimed and for which a patent is sought on the invention entitled:								
_	ND SYSTEM FOR PROC		NET PAY	MENTS				
	hereto, unless the following box is checked		ional natent					
was filed on as United States patent Application Number or PCT International patent application number and was amended on (if any).								
amendment referred to above.	and understand the contents of the above	-	_					
§1.56. I hereby claim priority benefits un	der Title 35, United States Code §119 of a below and have also identified below any	any foreign application(s)	for patent or inve	entor's certificate or United				
Prior Foreign or Provisional Applicat	ion(s)							
COUNTRY	APPLICATION NUMBER	DATE OF F (day, month,		PRIORITY CLAIMED UNDER 35 U.S.C. 119				
United States	60/213,423	22 June 2000		YES X NO				
United States	60/250,495	01 December 2	000	YES _X_ NO				
				YES NO				
I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the sub matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragrament of Each of the Claims of this application is not disclose information which is material to patentability as defined in Title 37, Compared the East of the Prior application and the national or PCT international filing this application. UNITED STATES DATE OF FILING STATUS								
UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)		STATUS (patented, pending, abandoned)					
THI DICTION NOTED A	(day, monar, year)	·	фином	, permano, memmano,				
I hereby appoint customer no. 2352 OSTROLENK, FABER, GERB & SOFFEN, LLP, and the members of the firm, Samuel H. Weiner - Res. 18,510; Jerome M. Berliner - Reg. No. 18,653; Robert C. Faber - Reg. No. 24,322; Edward A. Meilman - Reg. No. 24,735; Stanley H. Lie Reg. No. 22,400; Steven I. Weisburd - Reg. No. 27,409; Max Moskowitz - Reg. No. 30,576; Stephen A. Soffen - Reg. No. 31,063; James A. Reg. No. 30,173; William O. Gray, III - Reg. No. 30,944; Louis C. Dujmich - Reg. No. 30,625, Douglas A. Miro - Reg. No. 31,643, and J. Scheer - Reg. No. 34,425, as attorneys with full power of substitution and revocation to prosecute this application, to transact all business in Patent & Trademark Office connected therewith and to receive all correspondence. SEND CORRESPONDENCE TO: OSTROLENK, FABER, GERB & SOFFEN, LLP DIRECT TELEPHONE CALLS TO: 1180 AVENUE OF THE AMERICAS (212) 382-0700 NEW YORK, NEW YORK 10036-8403 CUSTOMER NO. 2352								
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.								
FULL NAME OF SOLE OR FIRST INVENT Denis O'Leary	TOR INVENTOR'S SIGN	NATURE	DATE					
RESIDENCE (City and either State or Fo	oreign Country)		COUNTRY OF CIT					
			United Stat	es				
POST OFFICE ADDRESS C/O The Chase Manhatta	n Bank, 270 Park Avenue, N	lew York, NY 10	021					
FULL NAME OF SECOND JOINT INVENT Vincent D'Agostino	OR (IF ANY) INVENTOR'S SIGN		DATE					
)		NATURE						

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C/O The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10021

	UNITED	UNITED STATES OF AMERICA							
	COMBINED DECLARATION AND POWER OF ATTORNEY				P/2167-305				
.	FOR PA	FOR PATENT APPLICATION							
	COUNTRY	APPLICATION NUMBER	DATE OF FIL	ING	PRIORITY CLAIMED				
			(day, month, y	ear)	UNDER 35 U.S.C. 119				
	' 				YES NO				
					YES NO				
					YES NO				
	<u> </u>		1		YES NO				
					YES NO				
			+		YES NO				
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			+		YES NO				
			 		YES NO				
	<u> </u>								
32		I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed							
	to be true; and further that these statement or both under Section								
1		r imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the alidity of the application or any patent issued thereon.							
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	FULL NAME OF THIRD JOINT INVENTOR, IF ANY		INVENTOR'S SIGNATURE		DATE				
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	Jessica Burney	K, II ANI	INVENTOR S SIGNATURE	1	DATE				
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	Adam Hoffman								
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